



FORM PTO-1449
SECOND SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT

ATTY. DOCKET NO.
2176.0010003

APPLICATION NO.
09/354,802

APPLICANT
Richard Marc LIBMAN

FILING DATE
July 16, 1999

GROUP
3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AK						
	AL						
	AM						
	AN						

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO			
	AP	6	Friedman, A.S., "Turnkey Selling Shifts Away From Quoting," <i>National Underwriter</i> , Volume 101, No. 46, National Underwriter Company, 1 Page (November 17, 1997).	
	AQ	6	Goldstein, S., "Firstmerit Offers Customized Insurance Quotes With Checking Statements." <i>Bank Investment Product News</i> , Volume III, Number 15, Institutional Investor, Inc., 1 Page (April 27, 1997).	
	AR	6	Institutional Telemarketing Services, Insurance Service Incorporated Brochure, 2 Pages (Date believed to be 1986 or 1987).	

EXAMINER

DATE CONSIDERED

7/16/03

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.



FORM PTO-1449

SECOND SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENTATTY. DOCKET NO.
2176.0010003APPLICATION NO.
09/354,802APPLICANT
Richard Marc LIBMANFILING DATE
July 16, 1999GROUP
3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AK						
	AL						
	AM						
	AN						

RECEIVED

JUN 24 2003

GROUP 3600

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

CA	AO	1	Larmer, F.L., "'Virtual Agent' Maximizes Small Bank Reach," National Underwriter, National Underwriter Company, Page 17 (April 13, 1998).
CA	AP	1	Lauer, G., "FirstMerit: Using Technology to Personalize Mass-Marketed Life Insurance," Bank Insurance Marketing, Volume 6, Number 3, 2 Pages (Summer 1997).
CA	AQ	1	Newco™ News, Richard Libman, I.C.A. Insurance Marketing, Inc., 2 Pages (June 1996).
CA	AR	1	"Virtual Agent Custom Markets Bank Insurance: High-volume, low-touch selling boosts profits," FutureBanker, 1 Page (November 1997).

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.